

# Additional Covers



## Extended Crew Cover

The West of England helps meet Members' operational requirements by offering additional insurance products which complement normal P&I cover. Extended Crew Cover protects a Member from uninsured liabilities for crew and other personnel on board of an entered vessel.

### The Problem

Normal P&I cover indemnifies the Member for their liability to crew arising from injury, illness or death and for hospital and associated medical expenses and is subject to the crew contract having been approved by the Club and the liability arising in connection with the operation of an entered vessel.

But a Member may be exposed to crew liabilities which fall outside of Club cover. These include entering into a crew contract that provides for compensation above normal industry limits or engaging personnel other than crew on board a vessel as superintendents, inspectors, riding crews, repairers, trainees or cadets and assuming contractual liabilities for any illness, injury and death and associated medical expenses for these personnel.

There may be also occasions when the Member has a liability to crew which falls outside the operation of an entered vessel, for example when they're engaged in shore training or are off-duty having left or on standby to join the vessel.

Where the Member is a charterer, they may incur liabilities to their own personnel on board an entered vessel – a supercargo for example - where the shipowner requires an indemnity from the Member.

### The Solution

The West of England's Extended Crew Cover is designed to protect Members from liabilities which fall outside normal P&I cover, either under the terms of a contract or where the Member's liability does not arise out of the operation of an entered vessel. Fully flexible and able to be tailored to meet a Member's precise requirements, it is backed by the West of England's outstanding service.

#### Limits

- Various limits are available by negotiation

#### Exclusions

- Fines & penalties arising from criminal conviction leading to a custodial sentence
- Divers & diving operations
- Pollution liabilities
- Other professional activities of crew & personnel

**Cover is subject to the Club's Class 1 Rules and excludes liabilities that are recoverable under the Member's normal P&I cover.**

### What can be covered?

- Compensation in excess of industry normal standards
- Crew off duty, on paid or extended leave having served on an entered vessel
- Crew on standby waiting for orders to join an entered vessel
- Crew on training having served or about to serve on an entered vessel
- Crew Liabilities to third parties arising out of actions in the course of their employment for which the Member is held liable
- Fines – other than those covered under normal P&I cover imposed on crew in the Member's employment by a court or tribunal or authority of competent legal jurisdiction in connection with an act, default or omission committed by the crew within the course of their employment
- Crew Detention costs after an incident
- Liabilities arising under an indemnity (approved by the Association)
- Charterer's personnel on an entered vessel